

Certificate Number: 01267-ILN-DE-009495825

Bankruptcy Case Number: 09-40486

CERTIFICATE OF DEBTOR EDUCATION

I certify that on July 7, 2009, at 5:44 o'clock PM CDT,

Hilweh F Khattab completed a course on personal financial
management given by internet by

Money Management International, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of Illinois.

Date: January 5, 2010

By /s/Antoinette Bush

Name Antoinette Bush

Title Counselor